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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICEIn re U.S. Application of: **Andrew WATSON**Application Number: **09/453,800**Art Unit: **3691**Filed: **December 3, 1999**Examiner: **Hani M KAZIMI**For: **SYSTEMS AND METHODS FOR BUILDING A PERSONALIZED ACCOUNT****FILED ELECTRONICALLY**

United States Patent and Trademark Office
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Randolph Building
401 Dulany Street
Alexandria, VA 22314

RESPONSE TO FINAL OFFICE ACTION

Sir:

In response to the Final Office Action mailed January 19, 2012, the undersigned representative respectfully requests reconsideration of the rejections of record in light of the following amendments and remarks:

Amendments to the Claims are reflected in the Listing of Claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.